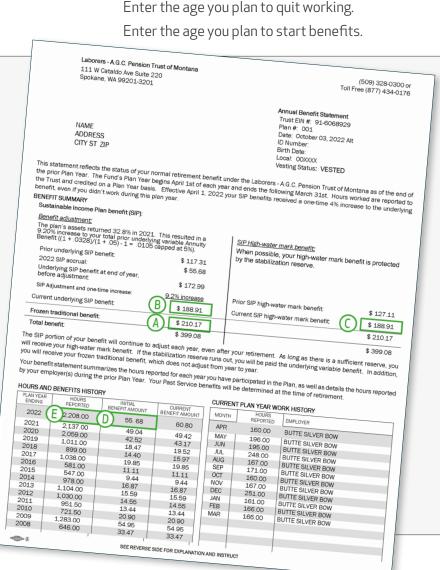
## HOW MUCH WILL MY BENEFIT BE?

Try out the online modeling tool and estimate your benefit under different scenarios.

- Go to the website: https://mtlaborers.millimanservices.com
- Enter your BENEFIT INFORMATION from the most recent Pension Statement that you received:
  - Frozen traditional benefit earned as of March 31, 2017
  - B SIP benefit, earned since April 1, 2017
  - C SIP High-Water Mark
  - Most recent year's initial benefit amount
  - Most recent year's hours reported

Enter the number of hours you expect to work in future years.

Press the Calculate button and see your estimated benefit from your current age through age 85.



Enter DEMOGRAPHIC INFORMATION about

you (age, hire date).



## Investment Return Settings

Because the sustainable income benefit is adjusted with investment returns, we have to make assumptions about future returns to estimate your benefit.

The modeling tool is initially set to use historical returns starting in 1955. If additional years are needed for your projection, it uses 6%. You can change the starting year to see different scenarios.

Or, you can set the assumption for the same investment return each year by:



Entering an amount (between 4% and 8%) in the Consistent future investment returns % box, and



Unchecking the Use historical investment returns starting in year box.

## INVESTMENT INFORMATION

To see how your pension grows using an average investment return (a smooth ride) enter the investment return between 4% to 8% (and uncheck the box under Historical Investment Returns):

Consistent future investment returns of:



6

%

OR

To see how your pension grows using a period of actual historical returns since the year shown below, with the shore-up benefit to smooth out the bumpy ride, check the box below (and change the year, if desired).

Use historic investment returns starting in year:



1955